





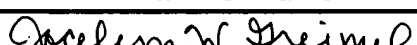
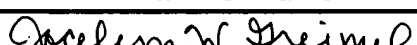
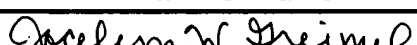
FORM PTO-158 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. COS99039		SERIAL NO. 09/805,632		
LIST OF DOCUMENTS CITED BY APPLICANT (Use several sheets if necessary)				APPLICANT(S): Elaine Scott MASON				
FILING DATE March 14, 2001				GROUP 2164				
U.S. PATENT DOCUMENTS								
* EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)	
JNL JNL JNL JNL JNL	-	5,724,584	03/1998	Peters et al.				
		5,991,750	11/1999	Watson				
		6,496,744	12/2002	Cook				
		6,616,458	09/2003	Walker et al.				
		2001/0018673	08/2001	Goldband et al.				
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
EXAMINER Jocelyn W. Theimel					DATE CONSIDERED 02/14/06			
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.								

FORM PTO-1449 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. COS99039		SERIAL NO. 09/805,632	
<div style="display: inline-block; text-align: left; width: 40%;"><div style="display: inline-block; text-align: right; width: 60%;">LIST OF DOCUMENTS CITED BY APPLICANT (Use several sheets if necessary)</div></div>				APPLICANT(S): Elaine Scott MASON			
				FILING DATE: March 14, 2001		GROUP 2164	
U.S. PATENT DOCUMENTS							
* EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
JNO JNO JNO JNO JNO JNO JNO JNO JNO JNO		5,603,025	02/1997	Tabb et al.			
		5,699,528	12/1997	Hogan			
		5,832,460	11/1998	Bednar et al.			
		5,884,284	03/1999	Peters et al.			
		5,884,288	03/1999	Chang et al.			
		5,903,881	05/1999	Schrader et al.			
		5,909,485	06/1999	Martin et al.			
		5,956,700	09/1999	Landry			
		5,963,925	10/1999	Kolling et al.			
		5,970,476	10/1999	Fahey			
	5,978,780	11/1999	Watson				
	5,995,946	11/1999	Auzenne et al.	Auzenne			
	6,047,268	04/2000	Bartoli et al.				
	6,052,671	04/2000	Crooks et al.				
	6,067,525	05/2000	Johnson et al.				
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
JNO		Electronic Bill Payment/Presentation Business Practices, Council for Electronic Billing and Payment of the NACHA, June 4, 1999, Edition 1.0, pp. 1-28, entire document. JNO					
JNO		M. BETTA, Start Paying Invoice Once, Not Twice, Computerworld, vol. 27, no. 14, April 5, 1993, p. 59, entire document.					
JNO		Checkfree, First Data and Microsoft Join Forces to Accelerate Billing and Payment Use, February 15, 2000, www.checkfree.com/newsresults/1,5872,649,00.html , 6 pages, entire document					
JNO		Intelligent Enterprise, 2, 4, 8(1), March 9, 1999, 2 pages, entire document.					
EXAMINER		DATE CONSIDERED					
Jocelyn H. Dreimel		02/14/06					
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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

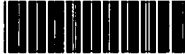
Stylesheet Version v18.0

Title of Invention	Early Payment Discount for E-Billing System										
<div>Application Number : 09/805632 </div> <div>Confirmation Number: 3006</div> <div>First Named Applicant: Elaine Mason</div> <div>Attorney Docket Number: COS99039</div> <div>Art Unit: 3624</div> <div>Examiner: J. Patel</div> <div>Search string: (20040249766 or 20020131561).pn</div>											
<p>Certification: This Information Disclosure Statement was submitted under the following conditions, which satisfies the requirement under 37 CFR 1.97(e). The filer certified:</p> <p>That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.</p>											
<p>US Published Applications</p> <p>Note: Applicant is not required to submit a paper copy of cited US Published Applications</p>											
init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass				
	1	20040249766	2004-12-09	Ganesan et al.	—	—	—				
	2	20020131561	2002-09-19	Gifford et al.	—	—	—				
<p>Signature</p> <table border="1"><thead><tr><th>Examiner Name</th><th>Date</th></tr></thead><tbody><tr><td></td><td>02/14/06</td></tr></tbody></table>								Examiner Name	Date		02/14/06
Examiner Name	Date										
	02/14/06										

ELECTRONIC INFORMATION DISCLOSURE STATEMENT

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<div>Application Number : 09/805632 </div> <div>Confirmation Number: 3006</div> <div>First Named Applicant: E. Mason</div> <div>Attorney Docket Number: COS99039</div> <div>Art Unit: 3624</div> <div>Examiner: J. Patel</div> <div>Search string: (5787416 or 20020026410 or 20010047347).pn</div>							
<p>Certification: This Information Disclosure Statement was submitted under the following conditions, which satisfies the requirement under 37 CFR 1.97(e). The filer certified:</p> <p>That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement.</p>							
US Patent Documents							
Note: Applicant is not required to submit a paper copy of cited US Patent Documents							
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
200	1	5787416	1998-07-28	Tabb et al.	—	—	—
US Published Applications							
Note: Applicant is not required to submit a paper copy of cited US Published Applications							
init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
200	1	20020026410	2002-02-28	Woloshin et al.	—	—	—
200	2	20010047347	2001-11-29	Perell et al.	—	—	—
Signature							
Examiner Name <i>Jacques Grimal</i>				Date <i>02/14/06</i>			